A

PROPOSED SYNOPSIS

ON

"Green Channel Counter (GCC) Management of State Bank Group (with reference to Uttara Kannada District in Karnataka)

For Registration To The Degree Of
Doctorate In Philosophy (Ph. D)
In
Management Studies
Under The Faculty Of Management Science

By

Totare Shailendraprasad Jalbajirao,
Research Student

Under The Guidance Of

Dr. Vijay Uttarwar, Asst. Professor,
School Of Commerce And Management Science,
S.R.T.M. Univerisity, Nanded.

Submitted To

RRC (Research Recognition Committee)

Swami Ramanand Teerth Marathwada University, Nanded, Dist Nanded, Maharashtra

INTRODUCTION

This facility, an innovative initiative, was introduced by SBI to make paperless transactions like deposits, withdrawal and remittance.

Apart from the three main transactions – cash deposit, withdrawal and fund transfer – a customer can withdraw more cash here than an ATM. Also, unlike the ATM, here he/she can choose the denomination of notes, something that is not available to ATM customers in the state. Similarly, customers can deposit cash using the cash deposit option. How does it work? A POS machine has been placed at Single Window Operators (SWO) desks. When a customer walks in to a branch, he/she swipes the debit card and is offered three choices: cash withdrawal, cash deposit and funds transfer. After the customer selects the type of transaction, a message "enter the amount", displays. Here the customer is asked to confirm the transaction amount followed by "please enter your pin". After the required inputs are fed manually by the customer, the SWO with this transferred information at the terminal then enter the denomination of the cash to be paid, received, pays, receives and the transaction is over. Normal banking charges is applicable.

GCC aims at providing our Customers with a simple, secure and quick way of executing daily Banking transactions. It enhances Customer ease as there is no need to remember the 11 digit account number or carry passbook, fill in pay in slips / withdrawal forms, etc. Only the ATM cum Debit Card and PIN is needed to identify a Customer and his / her Bank Account.

Such innovative and customer friendly service of GCC has huge implications to make normal banking services easy to all type of customers.

With no paperwork the banks as well as customers are content with the GCC service which is a environ-friendly win win situation for both.

OBJECTIVE OF THE RESEARCH

The research objectives to be studied in this research are as follows:

1) To study influencing factors of GREEN CHANNEL COUNTERS in Marketing Strategy of any Organization as well as in the customer's service at their will.
2) To study green channel practices employed by STATE BANK OF MYSORE and other banks
3) To identify the factor's which influences the usage of GCC.
4) To study if the application of GCC approach clubbed with Marketing Plan can increase Mind Share and/or Heart Share of State Bank of Mysore.
5) To identify possible areas of Improvement.

HYPOTHESIS OF THE STUDY

Hypothesis of this study is NULL HTYPOTHESIS.

1. The Green Channel Counters are not effectively used by STATE BANK OF MYSORE and.
2. The customers are not satisfied by Green Channel Counters of STATE BANK OF MYSORE and.

RESEARCH METHODOLOGY:-

"A research Methodology is the systematic design, collection, analysis and reporting of data and finding to a specific marketing situation." Effective research Methodology will be carried over by following five steps.

1. Define the problem and research objectives.
2. Develop the research plan.
3. Collect the information.
4. Present the finding.
5. Conclusion.

RESEARCH DESIGN

1. Research Method – Survey
2. Data source – Primary data and secondary data
3. Tool for data collection – Questionnaire
4. Sampling plan – Simple Random Sampling

1. Research Method -

A survey to be conducted to know the Mind Share and Heart Share of State Bank of Mysore, a premium Nationalized Bank.

2. Data Source –

Primary data collection –

Primary data will be collected through direct communication with the customers through Questionnaire. it is the data gathered and assembled specifically for the research project at hand

3. Tool for data collection –

Questionnaire: - Structured Questionnaire

Research data for the project will be collected through the method of questionnaire. A Questionnaire consists of a set of questions of two types.

1) Structured Questionnaire
2) Unstructured Questionnaire

Structured Questionnaire are those in which there is a definite, concrete and predetermined questions. The Questions are presented with exactly the same working and in same order to all respondents.

The form of Questionnaire may be either.

1) Closed ended (of the type "YES" of "NO")
2) Fixed alternative type (limited to stated alternative)
3) Open ended (inviting free response)

A highly structured Questionnaire is one in which all question and answer are specified and comment in the respondents own words are held to minimum.

The Questionnaire in this project is a structured Questionnaire. It consists of closed ended questions and fixed alternative questions, open ended questions.

Secondary data collection –

It can be obtained from internet, Banks Website and books etc.

THE STEPS IN THE SURVEY:

1) Establish the goals of the project - What we want to know
2) Determine the sample - Whom will we meet
3) Secondary data sources-Taking References from the visited dairy and Internet searches (Yellow pages, etc.).
4) Choose interviewing methodology - How respondents be interviewed
5) Create the checklist- what will be asked?
6) Pre-test, if practical – Testing of the questions.
7) Analyze the data - Produce the reports

5. Sampling plan – Equal Quota Sampling

The larger the sample, the more accurate the results would be but practically it is not feasible to survey the entire target population. In this research Population will be – State Bank Group i.e. State Bank Of India and its five Associates Banks. Geographically it will be covered Uttara Kannada District in Karnataka State. Total Branches of State Bank Group will be considered as Total Sample while 10% of total sample size will be taken as final sample size. The sampling type will be Equal Quota Sampling.

In this project, being aware of the time constraints, sample size of 400 seems to be appropriate.

DATA ANALYSIS, INTERPRETATION AND CONCLUSION

After the data collection, analysis of Data and Interpretation can be done to arrive at the findings and conclusion of the research undertaken.

CHAPTER SCHEME

The present study will be divided into 6 chapters.

Chapter - 1: Introduction

Chapter - 2: Review of literature

Chapter - 3: Research Methodology

Chapter - 4: An Overview of GCC

Chapter - 5: Data Analysis & interpretation

A. Data Collected from interviews of bank officials.

B. Data collected from structured questionnaires from beneficiaries.

Chapter - 6: Conclusions, Findings & Suggestions.

Bibliography & Appendix

TOTARE SHAILENDRAPRASAD JALBAJIRAO **Research Student,** **S.R.T.M.University, NANDED**	**Dr. VIJAY UTTARWAR,** **Asst. Professor (Research Guide),** **S.R.T.M.University, NANDED**